

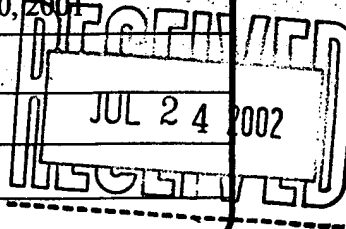
3624  
7-25-02

Please type a plus sign (+) in the box → ☐

PTO/SB/21 (08-00)  
Approved for use through 10/31/2002. OMB 0651-0031  
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence after initial filing)</i>	Application Number	10/027,903
	Filing Date	December 20, 2001
	First Named Inventor	Pham, N
	Group Art Unit	3624
	Examiner Name	Akers, G.
Total Number of Pages in This Submission	Attorney Docket Number	367213-001



ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): One (1) U.S. Patent Reference
Remarks		<b>RECEIVED</b> JUL 19 2002 <b>GROUP 3600</b>
COPY OF PAPERS ORIGINALLY FILED		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Daniel S. Goldberg
Signature	<i>Daniel S. Goldberg</i>
Date	July 8, 2002

CERTIFICATE OF MAILING			
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on this date: 07/08/2002			
Typed or printed name	Daniel S. Goldberg	Date	July 8, 2002
Signature	<i>Daniel S. Goldberg</i>		

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



**CERTIFICATE OF MAILING**

BY CERTIFY THAT THIS CORRESPONDENCE IS BEING DEPOSITED WITH THE  
UNITED STATES POSTAL SERVICE WITH SUFFICIENT POSTAGE AS FIRST-CLASS  
MAIL IN AN ENVELOPE ADDRESSED TO: COMMISSIONER OF PATENTS,  
WASHINGTON, D.C. 20231, ON 7-8-2002

Daniel S. Golding

AGENT/ATTORNEY FOR APPLICANT

7-8-2002  
DATE

Attorney Docket No. 367213-001

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Pham, N.

Serial No.: 10/027,903

Filed: December 20, 2001

For: Financial Exchange System and Method

Group Art Unit No.: 3624

Examiner: Akers, G.

Commissioner of Patents  
Washington, D.C. 20231

**COPY OF PAPERS  
ORIGINALLY FILED**

**RECEIVED**

**JUL 19 2002**

**GROUP 3600**

**INFORMATION DISCLOSURE STATEMENT  
UNDER 37 CFR 1.56**

Applicants herein make available to the Patent and Trademark Office copies of the references, listed on the included Form PTO-1449.

The Examiner is requested to consider carefully the complete text of these references in connection with the examination of this application. It is believed that the Examiner will concur with Applicant's belief that the foregoing references do not adversely affect the patentability of the subject matter presently claimed, taken alone or in combination.

It is requested that the listed references be included in the "References Cited" portion of any patent issuing from this application.

**(1) This Information Disclosure Statement is being filed:**

- ☐ within three months of the filing date of the patent application.
- ☐ within three months of the date of entry into the national stage as set forth in 37 CFR 1.491 of the international application.
- ☒ **before** the mailing date of a first Office Action on the merits.
- ☐ **after** the mailing date of the first Office Action on the merits, but **before** the mailing date of  
a Final Action under 37 CFR 1.113,

a Notice of Allowance under 37 CFR 1.311, or  
an action that otherwise closes prosecution,

and is accompanied by either:

- ☐ the Statement under 37 CFR 1.97(e) (see "Statement" below), or
- ☐ the fee under 37 CFR 1.17(p).

- ☐ **after** the mailing date of

a Final Action under 37 CFR 1.113,  
a Notice of Allowance under 37 CFR 1.311, or  
an action that otherwise closes prosecution,,

and is accompanied by both:

the Statement under 37 CFR 1.97(e) (see "Statement" below), **and**  
the fee under 37 CFR 1.17(p).

(2) **Statement**

- ☐ The **undersigned attorney** hereby states that each item information contained in the Supplemental Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign patent application not more than three months prior to the filing of the Supplemental Information Disclosure Statement. *(If this box is checked, do not check any further Statement boxes.)*

**or**

- ☐ The **person signing immediately below** hereby states that no item of information contained in the Supplemental Information Disclosure was cited in any communication from any foreign patent office in any counterpart foreign patent application or, to the knowledge of the person signing after making reasonable inquiry, was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the Supplemental Information Disclosure Statement.

*The person making the statement is:*

- ☐ the inventor(s) who sign(s) below:

---

*Signature of the Inventor(s)*

---

*Typed or Printed Name of the Inventor(s)*

**or**

- ☐ a person who is substantively involved in the preparation or prosecution of the application, and who is associated with the

inventor(s), or with the assignee, or with anyone to whom there is an obligation to assign the application (37 CFR 1.565(c)) and who signs below:

\_\_\_\_\_  
*Signature of the Person(s)*

\_\_\_\_\_  
*Typed or Printed Name of the Person*

\_\_\_\_\_  
*Address of Person Signing*

or

- ☐ the undersigned attorney who signs on the basis of the information:
- ☐ supplied by the inventor(s).
  - ☐ supplied by an individual designated in 37 CFR 1.56(c).
  - ☐ in the attorney's file.

\_\_\_\_\_  
*Signature of the Attorney (4) Fees*

- ☒ **No Fee** is owed by the applicants.
- ☐ **The IDS Fee of \$180.00** under 37 CFR 1.17(p) is enclosed herewith.

(5) **Method of Payment of Fees**

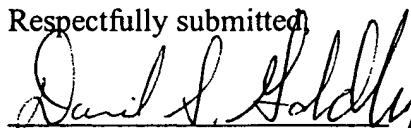
- ☐ Attached is a check in the amount of \$\_\_\_\_\_.
- ☐ Applicants hereby authorize the Commissioner to charge the \$180.00 IDS Fee to Deposit Account No. 04-0480.

(6) **Authorization to Charge Additional Fees**

- ☒ Applicants hereby authorize the Commissioner to charge any additional fees deemed required for consideration of this Paper to Deposit Account No. 04-0480.

A prompt and favorable response is earnestly solicited.

Respectfully submitted,



Daniel S. Goldberg  
Registration No. 39,689  
Attorney for Applicant

DECHERT PRICE & RHOADS  
Princeton Pike Corporate Center  
PO Box 5218  
Princeton, New Jersey 08543-5218  
Fax: (609) 620-3259  
Attn:



PTO/SB/08A (10-01)  
Approved for use through 10/31/2002. OMB 0651-0031

**Complete if Known**

<b>Application Number</b>	10/027,903
<b>Filing Date</b>	December 20, 2001
<b>First Named Inventor</b>	Pham, N
<b>Art Unit</b>	3624
<b>Examiner Name</b>	Akers, G.
<b>Attorney Docket Number</b>	367213-001

Sheet 1 of 1

[illegible][illegible]Date  
Considered

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

**Burden Hour Statement:** This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.